

CLAIMS:

1. A set of winning and losing lottery tickets comprising:
a plurality of ticket substrates, each having:
 - a first game area on the substrate;
 - 5 a plurality of first game symbols printed in the first game area;
the first game symbols being covered by a scratch-off coating
which can be removed by the player to expose the first game symbols;
 - a second game area on the substrate;
 - the second game area defining a matrix of game locations set out in
10 rows and columns;
 - the substrate having printed thereon a set of second game
symbols each arranged in a respective one of a plurality of the game locations of the
second game area;
 - the set of second game symbols being covered by a layer of a
15 scratch-off coating removable by the player;
 - the scratch-off coating having printed thereon a set of third
game symbols each arranged in a respective one of a plurality of the game locations
of the second game area;
 - some of the third game symbols being the same as the first
20 game symbols such that, when the player exposes the first game symbols, this
provides an indication to the player of those of the third game symbols which identify
game locations of the matrix to be scratched to expose the second game symbols;

on a winning ticket, a number equal to or greater than a predetermined number of the second game symbols define a prize winning symbol;

and on a losing ticket, less than a predetermined number of the second game symbols or no second game symbols define a prize winning symbol;

5 substantially all of the second game symbols exposed which are not prize winning symbols comprising one or more words which are neutral to the game.

2. The set of tickets according to Claim 1 wherein substantially all of the second game symbols exposed which are not prize winning symbols comprise one or more words, which words are independent of the words of other of the
10 second game symbols exposed which are not prize winning symbols.

3. The set of tickets according to Claim 1 wherein each of the substrates has printed thereon game graphics defining a theme for the set of tickets and wherein substantially all of the second game symbols exposed which are not prize winning symbols comprise one or more words which are associated with the
15 theme.

4. The set of tickets according to Claim 1 wherein each of the second game symbols exposed which is not a prize winning symbol comprises one or more words, where all of the parts of the word or words forming the symbol are exposed by scratching the respective third game symbol.

20 5. The set of tickets according to Claim 1 wherein there are seven columns and five rows in the matrix and wherein the columns are headed with the days of the week, and wherein the third game symbols are numbers representing

the days of the month and wherein the first game symbols are selected ones of those numbers.

6. The set of tickets according to Claim 5 wherein each of the substrates has printed thereon game graphics defining a calendar theme for the set
5 of tickets and wherein substantially all of the second game symbols exposed which are not prize winning symbols comprise one or more words which are related to events on a calendar.